

United Prairie Bank

BANK

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BANKING • LENDING • MORTGAGE
INVESTMENTS • INSURANCE

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SEP 12 M 10: 33An Affiliate of Farmers State Corporation

September 7, 2005

FDIC
San Francisco Regional Office
Attn: Director John F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Dear Mr. Carter:

The history of the Wal-Mart company is no secret to the business population in the United States. Many grocery stores, pharmacies, and hardware stores have been driven out of business by Wal-Mart. Now, they want to de-stabilize the banking industry as well.

Wal-Mart now controls 8% of everything in retail but non-restaurant and non-auto sales in the United States.

Please don't allow them to get control of the banking industry too.

Sincerely,

James G. Sneer

Chairman - United Prairie Banks, MN